Case 16-11777 Doc 1 Filed 04/06/16 Entered 04/06/16 12:25:30 Desc Main Document Page 1 of 56

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ire identification (for nple, your driver's ise or passport).	Rosie First name A	First name
	Bring iden	g your picture tification to your ting with the trustee.	Middle name DuBose Last name and Suffix (Sr., Jr., II, III)	Middle name Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security liber or federal vidual Taxpayer itification number	xxx-xx-8049	

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Debtor 1 Rosie A DuBose

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): □ I have not used any business name or EINs. Business name(s) EINs		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)			
	using business as names	EINs			
5.	Where you live		If Debtor 2 lives at a different address:		
		16877 Crane Ave Hazel Crest, IL 60429 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other		
		other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Document Page 3 of 56 Case number (if known) Debtor 1 Rosie A DuBose Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ■ No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number When District Case number 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Debtor Relationship to you When District Case number, if known

11. Do you rent your residence?

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Document Debtor 1 Rosie A DuBose

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Case number (if known)

art	Report About Any Bu	sinesses `	You Own	as a Sole Proprietor		
2.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of busines	ss	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State &	ZIP Code	
	it to this petition.		Check	Check the appropriate box to describe your business:		
				Health Care Business	(as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real Est	ate (as defined in 11 U.S.C. § 101(51B))	
				☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))		
				Commodity Broker (as	s defined in 11 U.S.C. § 101(6))	
				None of the above		
3.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appellines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, state rations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the product of the court must be produced by the product of the court must know whether you are a small business debtor so that it can set appear and the court must know whether you are a small business debtor so that it can set appear at the court must know whether you are a small business debtor so that it can set appear at the court must be court must be a small business debtor so that it can set appear at the court must be			
	For a definition of small	No.	I am n	ot filing under Chapter	11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am fi	ing under Chapter 11 a	and I am a small business debtor according to the definition in the Bankruptcy Code.	
Pari	4: Report if You Own or	Have Any	Hazardo	is Property or Any Pr	operty That Needs Immediate Attention	
	Do you own or have any		Tiazaido	as i roperty or Arry i i	operty That Needs infinediate Attention	
4.	property that poses or is	No.				
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	ne hazard?		
	public health or safety? Or do you own any property that needs immediate attention?			ate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	mber, Street, City, State & Zip Code	

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Debtor 1 Rosie A DuBose

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

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Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Rosie A DuBose

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Par	Answer These Questi	ons for R	eporting Purposes						
16.	What kind of debts do you have?	16a.		onsumer debts? Consumer debts are def sonal, family, or household purpose."	fined in 11 U.S.C. § 101(8) as "incurred by an				
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.	6b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			☐ No. Go to line 16c. ☐ Yes. Go to line 17.						
		16c.	State the type of debts you o	owe that are not consumer debts or busine	ss debts				
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter	7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and administrative expenses	■ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
	are paid that funds will		No						
	be available for distribution to unsecured creditors?		☐ Yes						
18.	How many Creditors do	1 -49		□ 1,000-5,000	□ 25,001-50,000				
	you estimate that you owe?	□ 50-99		<u> </u>	<u> </u>				
		☐ 100-1 ☐ 200-9		□ 10,001-25,000	☐ More than100,000				
19.	How much do you	□ \$0 - \$	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion				
	estimate your assets to be worth?	\$50,001 - \$100,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion				
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion				
20.	How much do you estimate your liabilities	□ \$0 - \$		☐ \$1,000,001 - \$10 million	\$500,000,001 - \$1 billion				
	to be?		001 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion				
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
Par	t 7: Sign Below								
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.							
				7, I am aware that I may proceed, if eligible relief available under each chapter, and I c					
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.							
		bankrupt and 357	cy case can result in fines up t 1.	, concealing property, or obtaining money to \$250,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,				
		Rosie A	ie A DuBose A DuBose e of Debtor 1	Signature of Debte	or 2				
		Executed	ion April 6 2046	Executed on					
		LAGGUIE	d on <u>April 6, 2016</u> MM / DD / YYYY		M / DD / YYYY				

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For your attorney, if you are represented by one

Rosie A DuBose

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David M. Siegel	Date	April 6, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
David M. Siegel		
Printed name		
David M. Siegel & Associates		
Firm name		
790 Chaddick Drive		
Wheeling, IL 60090		
Number, Street, City, State & ZIP Code		
Contact phone (847) 520-8100	Email address	
#06207611		
Bar number & State		

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Page 8 of 56 Document Fill in this information to identify your case: Debtor 1 Rosie A DuBose First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number

☐ Check if this is an amended filing

Official Form 106Sum

(if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	70,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,775.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	71,775.00
Par	2: Summarize Your Liabilities		
			iabilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	170,277.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	27,802.00
	Your total liabilities	\$	198,079.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,298.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,298.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Taratal atalas

Debtor 1 Rosie A DuBose From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form

3,260.00 \$ 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	<u> </u>	30 10 11777	D00 1	Doc	ument	Page 10 of 56		Всос	4/06	6/16 12:05P
Fill ir	n this inform	nation to identify yo	our case and th	is filing	:					
Debte	or 1	Rosie A DuBo	se							
Debto	or 2	First Name	Middle	Name		Last Name				
	se, if filing)	First Name	Middle	Name		Last Name				
Unite	d States Bar	nkruptcy Court for th	e: NORTHER	N DIST	RICT OF ILLI	INOIS				
Case	number								Charle if th	io io on
<u> </u>						_		_	Check if the amended f	
Offi	cial Fo	rm 106A/B								
_		e A/B: Pro	perty						1	2/15
			<u> </u>	an asset	only once. If	an asset fits in more than o	one category, list the a	sset in the		
hink i	t fits best. Be	e as complete and acc	curate as possibl	e. If two	married peopl	le are filing together, both a ne top of any additional pag	re equally responsible	e for supp	lying correct	
	er every quest					, , , , , , , , , , , , , , , , , , , ,	,,			,
Part 1	: Describe E	Each Residence, Build	ding, Land, or Ot	her Real	Estate You O	wn or Have an Interest In				
. Do	you own or h	ave any legal or equit	able interest in a	ny resid	ence, building	ر, land, or similar property?				
П,	No. Go to Part	2			_					
_	Yes. Where is									
_	res. where is	the property?								
1.1				What	is the propert	ty? Check all that apply				
_	16877 Crai				Single-family	home	Do not deduct sec			
	Street address, it	f available, or other descrip	otion			ılti-unit building	the amount of any Creditors Who Ha			
					Condominium	n or cooperative				
					Manufactured	d or mobile home	Current value of	the (Current value o	of the
_	Hazel Cres	st IL (60429-0000		Land		entire property?	ŗ	ortion you ow	n?
	City	State	ZIP Code		Investment po	roperty	\$70,00).00	\$70,0	00.00
					Other		Describe the nate (such as fee sim			
				Who		st in the property? Check one	a life estate), if k			•
	Cook				Debtor 1 only		Fee simple			
_	County					Debtor 2 only				
						of the debtors and another	Check if this (see instruction		inity property	
					-	you wish to add about this i	tem, such as local			
				PIN	erty identificat	ion number:				
					0-111-013-0	0000				
o A	-1-1-41-11-					from Dort 4. including a				
						from Part 1, including a			\$70,000	0.00
Part 2	Describe \	our Vehicles								
									.1	
						whether they are registe Executory Contracts and U		any veni	cies you own	ınat
. Ca	rs, vans, tru	ıcks, tractors, spor	t utilitv vehicle	s. moto	rcvcles					
_	. ,	,,		_,	, 0.00					
	No									

☐ Yes

Examples: Boats, trailers	motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	
■ No		
☐ Yes		
	the portion you own for all of your entries from Part 2, including any entries for ed for Part 2. Write that number here=>	\$0.00
.pages you have attach	ed for Fart 2. Write that number nere	
Part 3: Describe Your Perso	nal and Household Items	
Do you own or have any	egal or equitable interest in any of the following items?	Current value of the
		portion you own? Do not deduct secured claims or exemptions.
6. Household goods and		ciains of exemptions.
_ ' ' ' ' '	ces, furniture, linens, china, kitchenware	
□ No		
Yes. Describe		
	Household Goods & Furniture	\$600.00
7. Electronics		
	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	collections; electronic devices
_	phones, cameras, media players, games	
□ No		
Yes. Describe		
	TV & Electronics	\$350.00
other collecti ■ No □ Yes. Describe	figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coinons, memorabilia, collectibles	n, or baseball card collections;
 Equipment for sports a Examples: Sports, photo musical instr No 	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
☐ Yes. Describe		
40 Fireerma		
 Firearms Examples: Pistols, rifle 	s, shotguns, ammunition, and related equipment	
■ No		
☐ Yes. Describe		
44 Clathan		
11. Clothes	othes, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe		
	1	****
	Normal Clothing	\$300.00
12. Jewelry Examples: Everyday je □ No ■ Yes. Describe	welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver
	Fure	\$200.00

Debtor 1

6

7

8

9

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Debtor 1	Rosie A DuBos	se	Document	Page 12 of 56 Case number (if know	n)
Exar □ No -	farm animals mples: Dogs, cats, bird s. Describe	ds, horses			
	[F)og			\$25.00
	<u> L</u>	,og			
■ No	other personal and h		ou did not already list, i	including any health aids you did not list	
			rom Part 3, including a	nny entries for pages you have attached	\$1,475.00
Part 4:	Describe Your Financial	Assets			
Do you	own or have any lega	al or equitable inte	rest in any of the follov	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No				osit box, and on hand when you file your pe	tition
			al accounts; certificates counts with the same ins	of deposit; shares in credit unions, brokerag stitution, list each.	e houses, and other similar
	3		Institution	name:	
		17.1.	Chase Ba	ank g Account	\$300.00
		17.1.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Exar ■ No			vith brokerage firms, mo	ney market accounts	
	publicly traded stock venture	c and interests in i	ncorporated and uninc	orporated businesses, including an inter	est in an LLC, partnership, and
	s. Give specific inform	nation about them Name of entity:		% of ownership:	
Nege Non- ■ No	otiable instruments inc	clude personal check ts are those you car ation about them		egotiable instruments missory notes, and money orders. by signing or delivering them.	
		Issuer name:			
Exar ■ No	•	, ERISA, Keogh, 40	01(k), 403(b), thrift savinç	gs accounts, or other pension or profit-shari	ng plans
⊔ Yes	s. List each account se	eparately. Type of account:	Institution	name:	

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Case number (if known) Document Debtor 1 Rosie A DuBose 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information..

31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

□ No

Beneficiary: Surrender or refund Company name: value:

Term Life Insurance Death Benefit Only

Yes. Name the insurance company of each policy and list its value.

\$0.00

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Case number (if known)

ı	Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to recessmeone has died. ■ No ☐ Yes. Give specific information	eive property because
_	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	
_	Yes. Describe each claim	
_	Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to	set off claims
	■ No ☑ Yes. Describe each claim	
35.	Any financial assets you did not already list	
_	■ No	
[☐ Yes. Give specific information	
36.	Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	\$300.00
Par	5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Oo you own or have any legal or equitable interest in any business-related property?	
	No. Go to Part 6.	
	Yes. Go to line 38.	
Par 46.	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47.	
Par	7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
ı	Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information	
	Tes. Give specific information	
54.	Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00
Par	List the Totals of Each Part of this Form	
55.	Part 1: Total real estate, line 2	\$70,000.00
56.	Part 2: Total vehicles, line 5 \$0.00	· ,
57.	Part 3: Total personal and household items, line 15 \$1,475.00	
58.	Part 4: Total financial assets, line 36 \$300.00	
59.	Part 5: Total business-related property, line 45 \$0.00	
60.	Part 6: Total farm- and fishing-related property, line 52 \$0.00	
61.	Part 7: Total other property not listed, line 54 + \$0.00	
62.	Total personal property. Add lines 56 through 61 \$1,775.00 Copy personal property to	otal \$1,775.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62	\$71,775.00

Debtor 1

Rosie A DuBose

page 5

		Docume	nt Page 15 of 56	
Fill in this infor	mation to identify your	case:		
Debtor 1	Rosie A DuBose			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				☐ Check if this is an amended filing
				amenaca ming

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	y the Pro	perty Yo	ou Claim	ı as Exempt	t
---------	----------	-----------	----------	----------	-------------	---

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	current value of the portion you own Copy the value from Check only one box for each exemption.			Specific laws that allow exemption	
16877 Crane Ave Hazel Crest, IL 60429 Cook County PIN 29-30-111-013-0000 Line from <i>Schedule A/B</i> : 1.1	\$70,000.00	■ .	\$15,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901	
Household Goods & Furniture Line from Schedule A/B: 6.1	\$600.00	■	\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
TV & Electronics Line from Schedule A/B: 7.1	\$350.00	■ .	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Normal Clothing Line from Schedule A/B: 11.1	\$300.00	■ .	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)	
Furs Line from Schedule A/B: 12.1	\$200.00	■ .	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	

Document Page 16 of 56 Case number (if known) Rosie A DuBose Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Dog 735 ILCS 5/12-1001(b) \$25.00 \$25.00 Line from Schedule A/B: 13.1 100% of fair market value, up to any applicable statutory limit **Chase Bank** 735 ILCS 5/12-1001(b) \$300.00 \$300.00 **Checking Account** Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Term Life Insurance** 215 ILCS 5/238 \$0.00 \$0.00 **Death Benefit Only**

100% of fair market value, up to any applicable statutory limit

3.	ou claiming a homestead exemption of more than \$160,375? ect to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
	lo
	es. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
	□ No
	T Yes

Line from Schedule A/B: 31.1

		Document	Page 17	of 56		4/06/16 12:05P
Fill in this informatio	n to identify you	r case:				
Debtor 1 R	osie A DuBose					
	st Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing) Fir	st Name	Middle Name	Last Name		-	
United States Bankrup	otcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Offica Otatoo Bariki ap	noy Court for the.				-	
Case number						
(if known)						if this is an
					amend	ed filing
Official Forms 10	OCD.					
Official Form 10						
Schedule D:	Creditors	Who Have Claims :	Secured	l by Propert	У	12/15
		If two married people are filing togethout, number the entries, and attach it t				
. Do any creditors have	claims secured by	your property?				
☐ No. Check this	box and submit th	nis form to the court with your other	schedules. Yo	ou have nothing else	to report on this form.	
Yes. Fill in all of	f the information I	below.				
	ured Claims					
				Column A	Column B	Column C
		nore than one secured claim, list the cre- a particular claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's name		Do not deduct the	that supports this	portion
2.1 Carrington Mo	ortagae Se	Describe the property that secures t	he claim:	value of collateral. \$170,277.00	claim \$70,000.00	If any \$100,277.00
Creditor's Name	Tigage Se	16877 Crane Ave Hazel Cres		ψ110,211.00	Ψ10,000.00	Ψ100,277.00
		60429 Cook County	,			
		PIN				
1600 S Dougla	ss Rd Ste	29-30-111-013-0000				
2	100 NG 010	As of the date you file, the claim is: apply.	Check all that			
Anaheim, CA	92806	☐ Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as r	mortgage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
☐ At least one of the del		☐ Judgment lien from a lawsuit	,			
☐ Check if this claim re	elates to a	Other (including a right to offset)	Mortgage			
community debt						
	Opened 2/22/08					
.	Last Active		ner 2849			
Date debt was incurred	10/04/14	Last 4 digits of account numb	per 2049			
	_			*		
2.2 Cook County	Treasurer	Describe the property that secures t		\$0.00	\$70,000.00	\$0.00
Creditor's Name		16877 Crane Ave Hazel Cres	it, IL			
		60429 Cook County				
DO D 4400		29-30-111-013-0000				
PO Box 4488 Carol Stream,	п	As of the date you file, the claim is:	Check all that			
60197-4488	IL	apply.				
Number, Street, City, S	State & Zip Code	Contingent				
rianiber, offeet, offy, s	Julio a zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only	-	☐ An agreement you made (such as r	mortgage or sec	ured		
Debtor 2 only		car loan)	J. 32 3. 000	-		
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
	,	, , , , , , , ,				

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Document Page 18 of 56 Debtor 1 Rosie A DuBose Case number (if know) First Name Middle Name Last Name ☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit **Non-Purchase Money Security** ☐ Check if this claim relates to a Other (including a right to offset) community debt Date debt was incurred Last 4 digits of account number Add the dollar value of your entries in Column A on this page. Write that number here: \$170,277.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name, Number, Street, City, State & Zip Code **Cook County Clerk** 118 N. Clark St., Room 112 Chicago, IL 60602-1332

Write that number here:

On which line in Part 1 did you enter the creditor? 2.2

\$170,277.00

Last 4 digits of account number ___

	Cas	e 16-11777	Doc 1	Filed 04/06/10 Document	6 Entered 04/06/16 12:25:3 <u>Page 19 of 56</u>	30 Des	sc Main	4/06/16 12:05PM
Fill in	this informa	ation to identify your	case:	Document	Pade 19 01:00			
Debto		Rosie A DuBose						
Debio	' '	First Name		e Name	Last Name			
Debto								
(Spouse	if, filing)	First Name	Middle	e Name	Last Name			
United	l States Bank	cruptcy Court for the:	NORTHE	RN DISTRICT OF IL	LLINOIS			
Case	number							
(if knowr	n)					_	Check if this	
						а	ımended filir	ng
Offic	ial Form	106F/F						
		F: Creditors V	Vho Hav	e Unsecured	l Claims		12	2/15
					TY claims and Part 2 for creditors with NONP	PIODITY clai		
Schedu eft. Atta	le D: Creditor ach the Contil	s Who Have Claims Se	cured by Prop	erty. If more space is	Do not include any creditors with partially se s needed, copy the Part you need, fill it out, no eport in a Part, do not file that Part. On the top	umber the en	tries in the b	oxes on the
Part 1	: List All	of Your PRIORITY U	nsecured C	aims				
1. Do	any creditors	s have priority unsecur	ed claims aga	inst you?				
	No. Go to Par	t 2.						
	Yes.							
Part 2	List All	of Your NONPRIORI	TY Unsecur	ed Claims				
3. Do	any creditors	s have nonpriority unse	ecured claims	against you?				
	No. You have	nothing to report in this	part. Submit th	is form to the court with	h your other schedules.			
	Yes.							
4. Lis	st all of your n	onpriority unsecured of	claims in the a	Iphabetical order of t	the creditor who holds each claim. If a creditor	r has more tha	an one nonprid	ority
tha					ed, identify what type of claim it is. Do not list clain I have more than three nonpriority unsecured clai			
							Total claim	1
4.1		dit Financial Serv	ices	Last 4 digits of ac	count number		\$	16,377.00
		Creditor's Name		When was the deb				
	P.O. Box	cy Department 183853		When was the deb	ot incurred?		-	
		, TX 76096						
		eet City State Zlp Code		As of the date you	I file, the claim is: Check all that apply			
	_	ed the debt? Check one						
	■ Debtor 1	only		☐ Contingent				
	Debtor 2	only		☐ Unliquidated				
		and Debtor 2 only		☐ Disputed				
	☐ At least of	one of the debtors and a	nother		RITY unsecured claim:			
	☐ Check if debt	this claim is for a con	nmunity	Student loans				
		subject to offset?		Obligations aris report as priority cla	ing out of a separation agreement or divorce that aims	it you did not		
	■ No	•			on or profit-sharing plans, and other similar debts	i		
				·	Auto Deficiency			
	☐ Yes			Other. Specify	2007 Chevrolet Malibu		_	

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Debtor	1 Rosie A DuBose		Case number (if know)	
4.2	BAC Home Loans Servicing Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	4161 Piedmont Parkway Greensboro, NC 27410	When was the debt incurred?		
•	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other Specify NOTICE ON		
4.3	Bank of America Home Loans	Last 4 digits of account number	8870	\$0.00
1.0	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ0.00
	Correspondance/Bankruptcy Dept. ca6-919-01-41 PO Box 5170	When was the debt incurred?	Opened 2/01/08 Last Active 7/01/14	
	Simi Valley, CA 93062			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Notice Only	Mortgage Deficiency	
4.4	Cap One	Last 4 digits of account number	9064	\$675.00
	Nonpriority Creditor's Name		One and 42/04/44 Least Active	
	Bankruptcy Dept. PO Box 30285	When was the debt incurred?	Opened 12/01/11 Last Active 10/10/15	
	Salt Lake City, UT 84130-0285	When was the dest mounted.	10/10/13	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Purchases		

Document Page 21 of 56 Case number (if know)

Debtor 1 Rosie A DuBose 4.5 \$647.00 Cap One Last 4 digits of account number 7107 Nonpriority Creditor's Name Bankruptcy Dept. Opened 4/01/12 Last Active PO Box 30285 When was the debt incurred? 10/10/15 Salt Lake City, UT 84130-0285 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Purchases** Other, Specify 4.6 **CB/Dress Barn** Last 4 digits of account number 1262 \$1,801.00 Nonpriority Creditor's Name Opened 4/01/12 Last Active PO Box 330066 When was the debt incurred? 11/07/15 NorthGlenn, CO 80233-8066 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Purchases** Other, Specify 4.7 CB/NY & CO Last 4 digits of account number \$280.00 Nonpriority Creditor's Name PO Box 182122 When was the debt incurred? Columbus, OH 43218-2122 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collections

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4.8	CB/Vctrssec	Last 4 digits of account number	3689	\$80.00
	Nonpriority Creditor's Name PO Box 182789 Columbus, OH 43218-2789	When was the debt incurred?	Opened 9/01/14 Last Active 11/07/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d alaim.	
	At least one of the debtors and another	Student loans	u ciaiiii.	
	☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	,	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Purchases		
4.9	Citi	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Department PO Box 6241	When was the debt incurred?		
	Sioux Falls, SD 57717 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	■ Other. Specify NOTICE OF	NLY	
4.1	Credit One	Last 4 digits of account number	2466	\$1,025.00
	Nonpriority Creditor's Name Bankrupcty Department PO Box 98873	When was the debt incurred?		
	Las Vegas, NV 89193 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	<u> </u>			
	■ Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alatina	
	At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	Other. Specify Collections		
	* -	- Other. Opeony		

Debtor 1 Rosie A DuBose

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Page 23 of 56 Document Debtor 1 Rosie A DuBose Case number (if know) 4.1 **Credit One** 6764 \$879.00 Last 4 digits of account number Nonpriority Creditor's Name **Bankrupcty Department** Opened 5/01/07 Last Active PO Box 98873 When was the debt incurred? 8/13/09 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Purchases 4.1 **GECRB/Walmart** \$910.00 Last 4 digits of account number 2 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Po Box 965060 Orlando, FL 32896-5060 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collections ☐ Yes 4.1 **HSBC Bank USA NA** \$3,267.00 Last 4 digits of account number 3 Nonpriority Creditor's Name PO Box 2013 When was the debt incurred? Buffalo, NY 14240 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

■ Other. Specify Collections

report as priority claims

 \square Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Case number (if know)

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4.1 **Little Company of Mary Hospital** 0879 \$91.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 5/01/15 Last Active 2800 W 95th Street When was the debt incurred? 6/08/15 Evergreen Park, IL 60805 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collections ☐ Yes Midland Credit Management, Inc. \$922.00 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 8875 Aero Drive, Ste 200 San Diego, CA 92123 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collections ☐ Yes 4.1 Pierce & Associates \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 1 North Dearborn, Suite 1300 When was the debt incurred? Chicago, IL 60602 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify NOTICE ONLY ☐ Yes

Debtor 1 Rosie A DuBose

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4.1 7	Target NB	Last 4 digits of account number		\$202.00
	Nonpriority Creditor's Name CCS Gray OPS Center PO Box 6497	When was the debt incurred?		
	Sioux Falls, SD 57117 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	• •	
	Yes	Other. Specify Collections	<u> </u>	
4.1 8	Verizon Nonpriority Creditor's Name	Last 4 digits of account number		\$376.00
	Bankruptcy Nat'l Recovery Dept PO Box 26055	When was the debt incurred?		
	Minneapolis, MN 55426 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	• .	, , , , , , , , , , , , , , , , , , , ,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collections	S	
4.1 9	WEBBANK/GETTINGTON Nonpriority Creditor's Name	Last 4 digits of account number	9399	\$270.00
	6250 Ridgewood Rd. Saint Cloud, MN 56303	When was the debt incurred?	Opened 8/01/14 Last Active 6/08/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other Specify Purchases		
	35	- Other. Specify		

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Desc Main

Debtor 1 Rosie A DuBose

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? **American Infosouce** Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 248872 Part 2: Creditors with Nonpriority Unsecured Claims Oklahoma City, OK 73124-8838 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? American InfoSource LP Line 4.18 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 4457 Part 2: Creditors with Nonpriority Unsecured Claims Houston, TX 77210-4457 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Back Bowl I, LLC Line 4.17 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2001 Western Ave Part 2: Creditors with Nonpriority Unsecured Claims Suite 430 Seattle, WA 98121-3132 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Bank of America Home Loans** Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 450 American St. Part 2: Creditors with Nonpriority Unsecured Claims Simi Valley, CA 93065 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Becket & Lee, LLP Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO box 3001 ■ Part 2: Creditors with Nonpriority Unsecured Claims Malvern, PA 19355-0701 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital 1 Bank Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: General Correspondence ■ Part 2: Creditors with Nonpriority Unsecured Claims Po Box 30285 Salt Lake City, UT 84130 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Capital 1 Bank Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Attn: General Correspondence** ■ Part 2: Creditors with Nonpriority Unsecured Claims Po Box 30285 Salt Lake City, UT 84130 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Bank Usa N Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 15000 Capital One Dr ■ Part 2: Creditors with Nonpriority Unsecured Claims Richmond, VA 23238 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Capital One Bank Usa N Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 15000 Capital One Dr Part 2: Creditors with Nonpriority Unsecured Claims Richmond, VA 23238 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Capital One, N.A. Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 71083 Part 2: Creditors with Nonpriority Unsecured Claims Charlotte, NC 28272-1083 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Capital One, N.A. Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 71083 Part 2: Creditors with Nonpriority Unsecured Claims Charlotte, NC 28272-1083 Last 4 digits of account number

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Debtor 1 Rosie A DuBose Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **CB/VICSCRT (Victoria Secret)** Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 182128 ■ Part 2: Creditors with Nonpriority Unsecured Claims Columbus, OH 43218-2128 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Citi Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 6500 Part 2: Creditors with Nonpriority Unsecured Claims Sioux Falls, SD 57117-6500 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Citibank NA Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 769006 ■ Part 2: Creditors with Nonpriority Unsecured Claims San Antonio, TX 78245 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Main Street** Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2877 Paradise Rd Unit 30 ■ Part 2: Creditors with Nonpriority Unsecured Claims Las Vegas, NV 89109 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Merchants Credit Guide** Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 223 W Jackson Blvd Ste 4 ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60606 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Portfolio Recovery Associates** Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 120 Corporate Blvd., Ste. 100 Part 2: Creditors with Nonpriority Unsecured Claims Norfolk, VA 23502 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Portfolio Recovery Associates** Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** Part 2: Creditors with Nonpriority Unsecured Claims 500 W. 1st Ave Hutchinson, KS 67501-5222 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Target NB Line 4.17 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn:Bankruptcy Dept. Part 2: Creditors with Nonpriority Unsecured Claims PO Box 673 Minneapolis, MN 55440 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Weinstein, Pinson & Riley, PS Line 4.17 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2001 Western Ave Part 2: Creditors with Nonpriority Unsecured Claims Suite 400 Seattle, WA 98121 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Wells Fargo (Credit Cards) Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** Part 2: Creditors with Nonpriority Unsecured Claims 4137 121st Street Urbandale, IA 50323 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? WFF Cards Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 800 Walnut St. Part 2: Creditors with Nonpriority Unsecured Claims MAC 4031-080 Des Moines, IA 50309

Document

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Page 28 of 56 Case number (if know) Debtor 1 Rosie A DuBose Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address WFNNB/DRESSBARN Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** ■ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 182789 Columbus, OH 43218 Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				T	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	<u> </u>	0.00
				Ψ	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Т	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	27,802.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	27,802.00

		DOCUME	<u>ni Pade 79 di 56</u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Rosie A DuBose			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the court, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	<u> </u>		- Claid		
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	U.Ly			2 0000	
2.4	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	- Ny		Ciaio		

	0030 10 11777 1	Docume	nt Page 30 c	of 56	4/06/16 12:05P
Fill in this	information to identify your	case:			
Debtor 1	Rosie A DuBose				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	ber				
(if known)					Check if this is an
					amended filing
Official	l Form 106H				
	lule H: Your Cod	ahtars			12/15
Jenea	die II. Tour cou	CDIOI3			12/13
II it out, a our name	nd number the entries in the and case number (if known) you have any codebtors? (If	boxes on the left. Attach . Answer every question	the Additional Page t	o this page. On the top of a	d, copy the Additional Page, iny Additional Pages, write
■ No					
■ No	•				
	hin the last 8 years, have you a, California, Idaho, Louisiana,				es and territories include
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spou	use, or legal equivalent live	with you at the time?		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the cre	h you. List the person shown editor on Schedule D (Official edule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The creditor Check all schedules tha	to whom you owe the debt tapply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line _	
-	Number Street			_	
	City	State	ZIP Code		
				—	
3.2	Name			Schedule D, line	
	Hamo			☐ Schedule E/F, line ☐ Schedule G, line _	
_	Number Chrost				
	Number Street				

ZIP Code

Schedule H: Your Codebtors

State

City

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Fill	in this information t	o identify your c	ase:								
Deb	otor 1	Rosie A Du	Bose			_					
	otor 2 ouse, if filing)					_					
Uni	ted States Bankrup	tcy Court for the	: NORTHERN DISTRIC	T OF ILLINOIS		_					
	se number						□ Ar		ent showing	postpetition o	chapter
O ₁	fficial Form	106I					MI	M / DD/ Y	YYY		
So	chedule I:	Your Inc	ome					, 22, .			12/1
up _l poi tta	plying correct infouse. If you are sep ch a separate she	ormation. If you parated and you	sible. If two married peo are married and not filir ir spouse is not filing wi On the top of any addition	ng jointly, and your s th you, do not includ	pouse i le inforr	s livi natio	ng with y n about	you, inclu your spo	ude informa	ation about y e space is n	your eeded,
1.	Fill in your emplinformation.	oyment		Debtor 1				Debtor 2	or non-filir	ng spouse	
	If you have more			■ Employed				☐ Emplo	oyed		
	attach a separate information about		Employment status	☐ Not employed				☐ Not er	mployed		
	employers.		Occupation	Product Testing Tech							
	Include part-time, self-employed wo		Employer's name	RNA Corporation	n						
	Occupation may i or homemaker, if		Employer's address	13750 Chatham Blue Island, IL 6	0406						
			How long employed the	nere? 3 years				_			
Par	t 2: Give De	tails About Mor	nthly Income								
	mate monthly incouse unless you are		ate you file this form. If y	you have nothing to re	port for	any li	ne, write	\$0 in the	space. Inclu	ıde your non	-filing
	u or your non-filing e space, attach a se		ore than one employer, co	ombine the information	for all e	mplo	yers for t	hat perso	n on the line	es below. If y	ou need
							For Deb	tor 1	For Debt	or 2 or g spouse	
2.			ry, and commissions (be calculate what the month)		2.	\$_	3,	260.00	\$	N/A	
3.	Estimate and lis	t monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	

Official Form 106I	Schedule I: Your Income	page 1

3,260.00

N/A

Calculate gross Income. Add line 2 + line 3.

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Debtor 1 Rosie A DuBose Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 3.260.00 \$ N/A List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 577.00 N/A 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 \$ N/A 5c. Voluntary contributions for retirement plans 5c. \$ N/A 0.00 5d. Required repayments of retirement fund loans 5d. \$ 0.00 N/A Insurance 5e. 5e. 385.00 N/A 5f. **Domestic support obligations** 5f. 0.00 N/A 5q. **Union dues** 5q. \$ 0.00 N/A 5h. Other deductions. Specify: 5h.+ 0.00 \$ N/A Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 962.00 N/A Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 2,298.00 N/A List all other income regularly received: Net income from rental property and from operating a business, Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 0.00 N/A 8h Interest and dividends 8b. \$ 0.00 N/A Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 N/A 8d. **Unemployment compensation** 8d. 0.00 N/A 8e. **Social Security** 8e. 0.00 N/A 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 \$ N/A 8g. 8g. Pension or retirement income \$ 0.00 \$ N/A Other monthly income. Specify: 8h.+ \$ \$ N/A 8h. 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9 \$ 0.00 N/A 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 2.298.00 + \$ N/A \$ 2.298.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 2,298.00 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form?

Yes. Explain:

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Fill	in this information to identify y	our case:							
Deb	tor 1 Rosie A Du	Bose			Check if this is:				
					An amended filing				
	tor 2 buse, if filing)						wing postpetition chapter the following date:		
(Opc	ruse, ii minig)								
Unit	ed States Bankruptcy Court for the	: NORTI	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY			
	e number								
(If Ki	nown)								
Of	ficial Form 106J								
	chedule J: Your	Exper	nses				12/15		
Be info	as complete and accurate as ormation. If more space is ne nber (if known). Answer eve	s possible eded, atta	. If two married people ar ach another sheet to this						
Par		ehold							
1.	Is this a joint case?								
	■ No. Go to line 2.□ Yes. Does Debtor 2 live	in a separ	rate household?						
	☐ No ☐ Yes. Debtor 2 mu	st file Offic	ial Form 106J-2, <i>Expense</i> s	for Separate House	hold of De	ebtor 2.			
2.	Do you have dependents?	■ No							
	Do not list Debtor 1 and Debtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?		
	Do not state the						□ No		
	dependents names.						☐ Yes		
							□ No		
							☐ Yes		
							□ No		
							Yes		
							□ No		
3.	Do your expenses include		Lv.				☐ Yes		
O.	expenses of people other t yourself and your depende	:han ∟	l No l Yes						
Est exp	Estimate Your Ongoi imate your expenses as of y enses as of a date after the dicable date.	our bankr	uptcy filing date unless y						
the	ude expenses paid for with value of such assistance an icial Form 106l.)					Your exp	enses		
4.	The rental or home owners	ship exper	nses for your residence. I	nclude first mortgage	 e		4.400.00		
	payments and any rent for the			0.0.	4.	\$	1,100.00		
	If not included in line 4:								
	4a. Real estate taxes				4a.	·	0.00		
	4b. Property, homeowner'				4b.		0.00		
	4c. Home maintenance, re	•			4c.	· -	0.00		
	4d. Homeowner's associa	แบบ บา บบ	uominium uues		4d.	Φ	0.00		

5. \$

0.00

Additional mortgage payments for your residence, such as home equity loans

Deb	otor 1	Rosie A	DuBose	Case num	ber (if known)	
6.	Utiliti	ies.				
0.	6a.		heat, natural gas	6a.	\$	175.00
	6b.		wer, garbage collection	6b.		100.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	·	195.00
	6d.	Other. Spe		6d.		0.00
7.			ekeeping supplies	7.	·	350.00
8.			children's education costs	8.	\$	0.00
9.			ry, and dry cleaning	9.	\$	50.00
		-	products and services	10.		0.00
11.			ntal expenses	11.	·	65.00
			Include gas, maintenance, bus or train fare.		<u> </u>	
			ar payments.	12.	\$	263.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur	rance.	-			
	Do no	ot include in	surance deducted from your pay or included in lines 4 or 20.			
	15a.	Life insura	nce	15a.	\$	0.00
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle in:	surance	15c.	\$	0.00
	15d.	Other insu	rance. Specify:	15d.	\$	0.00
16.	Taxe	s. Do not in	clude taxes deducted from your pay or included in lines 4 or 20.			
	Spec	•		16.	\$	0.00
17.			ease payments:			
			ents for Vehicle 1	17a.	*	0.00
			ents for Vehicle 2	17b.	·	0.00
		Other. Spe		17c.	·	0.00
	17d.	Other. Spe	ecify:	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report a		¢	0.00
40			your pay on line 5, Schedule I, Your Income (Official Form 106I).	. 18.	·	
19.			s you make to support others who do not live with you.	40	\$	0.00
20	Spec		outre company and included in lines A on F of this forms on an Oak	19.		
20.			erty expenses not included in lines 4 or 5 of this form or on Sch s on other property	20a.		0.00
		Real estat		20a. 20b.		0.00
				20b. 20c.	·	
			homeowner's, or renter's insurance nce, repair, and upkeep expenses	20d. 20d.	·	0.00
						0.00
			er's association or condominium dues	20e.		0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.	Calc	ulate your	monthly expenses			
			through 21.		\$	2,298.00
			2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
			a and 22b. The result is your monthly expenses.		\$	2,298.00
	220.7	, laa iii la EE	a and 225. The result is your monthly expenses.			2,230.00
23.		-	monthly net income.			
			12 (your combined monthly income) from Schedule I.	23a.		2,298.00
	23b.	Copy your	monthly expenses from line 22c above.	23b.	-\$	2,298.00
	23c.		our monthly expenses from your monthly income.	220	\$	0.00
		i ne result	is your monthly net income.	23c.	Ψ	0.00
24	Do v	OII expect :	an increase or decrease in your expenses within the year after y	ou file this	form?	
∠4.			ou expect to finish paying for your car loan within the year or do you expect you			se or decrease because of a
			terms of your mortgage?	3-3-1		
	■ No	0.				
	□Y€		Explain here:			

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Fill in this inform	nation to identify your	case:			
Debtor 1	Rosie A DuBose	Middle Name	Last Name		
Debtor 2	Filst Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Form Declarat		n Individual	Debtor's Sc	hedules	12/15
You must file this obtaining money years, or both. 18	s form whenever you fi or property by fraud ir 3 U.S.C. §§ 152, 1341, 1	n connection with a bank	or amended schedules.	Making a false state	ement, concealing property, or 00, or imprisonment for up to 20
Sign	n Below				
Did you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes. N	lame of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	ty of perjury, I declare true and correct.	that I have read the sum	mary and schedules filed	d with this declaration	on and
X /s/ Ros	ie A DuBose		X		
	A DuBose e of Debtor 1		Signature of I	Debtor 2	

Date

Date April 6, 2016

Fill ir	n this inform	nation to identify you	r case:						
Debte	or 1	Rosie A DuBose	Middle Name	Last Name					
Debte	or 2	i iist ivaine	widdle Name	Last Name					
	se if, filing)	First Name	Middle Name	Last Name					
Unite	d States Bar	kruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS					
Case	number								
(if knov	wn)				_	theck if this is an mended filing			
	cial For								
Sta	tement	of Financial A	Affairs for Individ	duals Filing for B	ankruptcy	4/16			
inforn	nation. If m		attach a separate sheet to		equally responsible for sup additional pages, write you				
Part		,	rital Status and Where You	Lived Before					
1. V	What is your	current marital statu	ıs?						
[☐ Married ■ Not marr	ried							
2. [Ouring the la	ıst 3 years, have you	lived anywhere other than	where you live now?					
	■ No □ Yes. List	all of the places you I	ived in the last 3 years. Do no	ot include where you live now	<i>r</i> .				
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
					ity property state or territory co, Texas, Washington and W				
	■ No								
	_	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (Ot	ficial Form 106H).					
Part	2 Explain	n the Sources of You	r Income						
F	ill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?			
Г	□ No								
i	_ 110	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,018.00	☐ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

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Case number (if known) Document Debtor 1 Rosie A DuBose

			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incor Check all that app		Gross income (before deductions and exclusions)
	calendar year: 1 to December 3	31, 2015)	■ Wages, commissions, bonuses, tips	\$40,195.00	☐ Wages, comm bonuses, tips	issions,	
			☐ Operating a business		☐ Operating a bu	ısiness	
	alendar year bef 1 to December 3		■ Wages, commissions, bonuses, tips	\$43,044.00	☐ Wages, commo	issions,	
			☐ Operating a business		☐ Operating a bu	ısiness	
List e	•	ne gross inco	se and you have income that yome from each source separa	,	•		
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of incor Describe below.	ne	Gross income (before deductions and exclusions)
Part 3:	List Certain Par	vments You	Made Before You Filed for	,			
_	either Debtor 1's No. Neither De individual p	or Debtor 2 btor 1 nor E	's debts primarily consume Debtor 2 has primarily consuments of personal, family, or househouse you filed for bankruptcy, di	r debts? umer debts. Consumer debts ld purpose."			1(8) as "incurred by an
		Go to line 7		a you pay any creation a total	01 40,420 01 111010	•	
	Yes	paid that cr not include	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the	nts for domestic support oblig his bankruptcy case.	ations, such as child	l support a	and alimony. Also, do
•	Yes. Debtor 1 o	r Debtor 2 c	t on 4/01/19 and every 3 year or both have primarily consumore you filed for bankruptcy, di	umer debts.		lajastinent	
	■ No.	Go to line 7	,				
	Yes	List below e	. each creditor to whom you pai ments for domestic support o this bankruptcy case.				
Cra	litor's Name and	l Address	Dates of navme	ent Total amount	Amount von	Maa thia -	ooumont for
Urec	mors Name and	LAGGRESS	Dates of navme	ent Lotal amount	AMOUNT VOU	was this r	Javinent tor

paid

still owe

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Debtor 1 Rosie A DuBose

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7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. I alimony.	artners; relatives of any ger a control, or owner of 20% o	eral partners; partner or more of their voting	erships of which yo g securities; and a	u are a general p ny managing age	partner; corporation int, including one fo
	Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a deb	t that benefited an
	No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credito	
Pa	rt 4: Identify Legal Actions, Repossession	ns. and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below ☐ No. Go to line 11. ☐ Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	shed, attached, s	seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	t			1 -1 3
	Americredit Financial Services Bankruptcy Department	07 Chevrolet Malibu		9/15		\$0.00
	P.O. Box 183853	■ Property was reposse	essed.			
	Arlington, TX 76096	☐ Property was foreclos	sed.			
		☐ Property was garnish	ed.			
		☐ Property was attache	d, seized or levied.			
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No Yes. Fill in the details.		luding a bank or fir	nancial institutior	ı, set off any am	ounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a No Yes		erty in the possess	ion of an assigne	e for the benefit	of creditors, a

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Debtor 1 Rosie A DuBose Description Document Page 39 of 56

Case number (if known)

Pai	tt 5: List Certain Gifts and Contributions	s			_
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	uptcy,	did you give any gifts with a total value of more th	nan \$600 per person?	
	Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	0	Describe the gifts	Dates you gave the gifts	Value
14.	Within 2 years before you filed for bankru No		did you give any gifts or contributions with a tota	I value of more than S	\$600 to any charity?
	Yes. Fill in the details for each gift or co Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	Describe what you contributed	Dates you contributed	Value
Pai	rt 6: List Certain Losses				
15.	Within 1 year before you filed for bankrup or gambling? No Yes. Fill in the details.	ptcy oi	r since you filed for bankruptcy, did you lose anyt	hing because of thef	;, fire, other disaster,
		Includ	ribe any insurance coverage for the loss e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pai	rt 7: List Certain Payments or Transfers	;			
16.	consulted about seeking bankruptcy or p	repari	lid you or anyone else acting on your behalf pay or ing a bankruptcy petition? rs, or credit counseling agencies for services required		ty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090		Attorney Fees	2/15/16-4/1/16	\$520.00
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred Do not include any payment or transfer that No Yes. Fill in the details.	litors o		r transfer any proper	ty to anyone who
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

ase number (*if known*)

Debtor 1 Rosie A DuBose

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Last balance Date account was account number closed, sold, Address (Number, Street, City, State and ZIP instrument before closing or Code) moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Describe the contents Do you still Who else had access to it? Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. **Owner's Name** Where is the property? Describe the property Value (Number, Street, City, State and ZIP

Part 10: Give Details About Environmental Information

Address (Number, Street, City, State and ZIP Code)

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Case number (if known) Document

Debtor 1 Rosie A DuBose

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or
regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste hazardous substance toxic substance

	hazardous material, pollutant, contaminant, or similar term.						
Rep	ort a	all notices, releases, and proceedings th	nat yo	u know about, regardless of whe	n the	ey occurred.	
24.	Has	any governmental unit notified you that	at you	may be liable or potentially liable	e und	der or in violation of an environm	ental law?
	■ No □ Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice
25.	5. Have you notified any governmental unit of any release of hazardous material?						
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of notice
26.	Hav	ve you been a party in any judicial or ad	minis	trative proceeding under any env	ironr	mental law? Include settlements	and orders.
■ No □ Yes. Fill in the details.							
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case
Pai	t 11:	Give Details About Your Business or	Conn	nections to Any Business			
27.	Wit	hin 4 years before you filed for bankrup	tcy, d	id you own a business or have a	ny of	the following connections to any	y business?
		☐ A sole proprietor or self-employed	in a tr	ade, profession, or other activity	, eith	er full-time or part-time	
		☐ A member of a limited liability com	pany ((LLC) or limited liability partnersh	nip (L	LP)	
		☐ A partner in a partnership					
		☐ An officer, director, or managing ex	xecuti	ve of a corporation			
		☐ An owner of at least 5% of the votir	ng or e	equity securities of a corporation			
		No. None of the above applies. Go to	Part 1	2.			
		Yes. Check all that apply above and fil			s.		
		siness Name	Des	scribe the nature of the business		Employer Identification numbe	
		dress mber, Street, City, State and ZIP Code)	Nan	ne of accountant or bookkeeper		Do not include Social Security Dates business existed	number or IIIN.
28.		hin 2 years before you filed for bankrup titutions, creditors, or other parties.	tcy, d	id you give a financial statement	to ar	nyone about your business? Incl	ude all financial
		No					
		Yes. Fill in the details below.					
	Ad	me dress mber, Street, City, State and ZIP Code)	Date	e Issued			

Part 12: Sign Below

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are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rosie A DuBose Signature of Debtor 2 Rosie A DuBose Signature of Debtor 1

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Date

■ No ☐ Yes

Date April 6, 2016

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Desc Main

ase 16-11///	Doc 1	Filed 04/06/16	Entered 04/06/16 12:25:30	De
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Fill in this info	ormation to identify your	case:		
Debtor 1	Rosie A DuBose			7
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
Official F	orm 108			
Stateme	ent of Intentio	n for Indiv	riduals Filing Under Chap	ter 7
If you are an individual filing under chapter 7, you must fill out this form if: creditors have claims secured by your property, or you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list				
on the form If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.				
Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).				
Part 1: List	Your Creditors Who Hav	e Secured Claims		
For any cred information		art 1 of Schedule D	: Creditors Who Have Claims Secured by Prope	erty (Official Form 106D), fill in the
	creditor and the property	hat is collateral	What do you intend to do with the property the secures a debt?	nat Did you claim the property as exempt on Schedule C?
Creditor's	Carrington Mortgage	Se	☐ Surrender the property.	□ No

Identify the cre	ditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	arrington Mortgage Se	☐ Surrender the property.	□No
name:		☐ Retain the property and redeem it.	<u>_</u>
Description of	16877 Crane Ave Hazel Crest, IL	☐ Retain the property and enter into a Reaffirmation Agreement.	Yes
property	60429 Cook County	Retain the property and [explain]:	
securing debt:	PIN 29-30-111-013-0000	Debtor will retain collateral and continue to make regular payments.	
Creditor's Coname:	ook County Treasurer	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of	16877 Crane Ave Hazel Crest, IL 60429 Cook County	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property	PIN	Retain the property and [explain]:	
securing debt:	29-30-111-013-0000	Debtor will retain collateral and continue to make regular payments.	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

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Debtor 1	Rosie A DuBose	Case number (if known)	
Describe	your unexpired personal property lease	es.	Will the lease be assumed?
Describe	your unexpired personal property lease		Will the lease be assumed.
Lessor's i			□ No
	on of leased		_
Property:			☐ Yes
Lessor's i	name:		□ No
Description	on of leased		
Property:			☐ Yes
Lessor's i	name:		□ No
	on of leased		_
Property:			☐ Yes
Lessor's			□ No
Description Property:	on of leased		☐ Yes
-13			La res
Lessor's			□ No
	on of leased		
Property:			☐ Yes
Lessor's i			□ No
	on of leased		_
Property:			☐ Yes
Lessor's i			□ No
	on of leased		_
Property:			☐ Yes
Part 3:	Sign Below		
under pei property (haity of perjury, I declare that I have indicated in the control of the control o	cated my intention about any property of my estate that se	cures a dept and any personal
χ /s/ F	Rosie A DuBose	X	
Ros	ie A DuBose	Signature of Debtor 2	
Sign	ature of Debtor 1		
Date	April 6. 2016	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-11777 Doc 1 Filed 04/06/16 Entered 04/06/16 12:25:30 Desc Main Document Page 49 of 56

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Rosie A DuB	ose		Case No.			
			Debtor(s)	Chapter	7		
	DIS	SCLOSURE OF COM	IPENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)		
C	compensation paid	to me within one year before the	2016(b), I certify that I am the attorn e filing of the petition in bankruptcy, ation of or in connection with the ban	or agreed to be paid	to me, for services rendered or to		
					1,350.00		
	Prior to the fili	ing of this statement I have rece	ived	\$	520.00		
	Balance Due			\$	830.00		
2.	The source of the co	ompensation paid to me was:					
	Debtor	☐ Other (specify):					
3.	The source of comp	pensation to be paid to me is:					
	Debtor	☐ Other (specify):					
4.	■ I have not agree	ed to share the above-disclosed	compensation with any other person	unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.						
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
l o	b. Preparation and c. Representation of d. [Other provision Negotiati agreeme	filing of any petition, schedules of the debtor at the meeting of c as as needed] ions with secured creditors	rendering advice to the debtor in determines, statement of affairs and plan which creditors and confirmation hearing, are to reduce to market value; exceeded; preparation and filing of a pods.	may be required; and any adjourned hea emption planning;	rings thereof;		
6. l	Represer		ed fee does not include the following y dischargeability actions, judiceeding.		es (except in Chapter 13		
			CERTIFICATION				
this b	I certify that the for ankruptcy proceedi	regoing is a complete statement ing.	of any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in		
Α	pril 6, 2016		/s/ David M. Siege	el			
D	ate		David M. Siegel				
			Signature of Attorne David M. Siegel 8 790 Chaddick Dri Wheeling, IL 6009	Associates ve			

(847) 520-8100 Name of law firm

Chapter 7 Bankruptcy Retainer Agreement

This agreement acknowledges that the undersigned individual(s) [Client(s)] hereby retains and employs the Law Firm of DAVID M. SIEGEL & ASSOCIATES [Attorney] for representation in a Chapter 7 bankruptcy case. In consideration for services rendered and to be rendered, the Client agrees to pay Attorney as follows:

- a) A FLAT FEE as specified in paragraph H will be required to file a bankruptcy petition for the Client and for representation of the Client through discharge. The fee includes all required court costs and filing fees, as well as compensation for Attorney's time and labor. The fee is immediate compensation for the firm's commitment to perform future services; the fee is property of the firm and may be deposited in the firm's operating or business account.
- b) Representation shall begin upon execution of this agreement and tender of the initial payment, and will continue until the end of the case. The fee includes the preparation, review, and revision of the bankruptcy petition, communications with the Client, representation and appearance at the §341 Meeting of Creditors and §2004 examinations as necessary, communication with the bankruptcy and United States trustees, communication with creditors, review and completion of reaffirmation agreements, and court appearances.
- c) The fee **does not** include representation in any adversarial proceedings. The Client and Attorney may enter in to an additional agreement to provide for representation in an adversarial proceeding. In the event that the case is converted to another Chapter, there may be an additional fee.
- d) Additional Fees:
 - A fee of \$250.00 shall be added in the event that Client misses the scheduled §341 Meeting of Creditors.
 - A fee of \$100.00 shall be added to amend Schedules D, E, and F to include creditors who were not originally provided by the Client. The Client has the full responsibility to ensure that all creditors are listed.
 - A fee of \$25.00 shall be added for any non-sufficient/returned checks. Post-dated checks are not accepted and will be voided upon receipt.
 - A fee of \$820.00 shall be added to reopen a case and file the second credit counseling certificate if the Client fails to take the second credit counseling course and provide Attorney with the certificate in a timely fashion.
- e) The Client will be billed on any outstanding balance at the rate of \$100.00 every two weeks. Clients who fail to make payments as required will be assessed late fees in the amount of \$25.00 per billing period plus interest at the rate of 18% per year on any unpaid balance.
- f) No case shall be filed until all fees are paid in full.
- g) In the event that a Client pays the flat fee in full, and later elects to not proceed with the case, the Client is entitled to a refund of the court costs and filing fees only.

Important Bankruptcy Information

Debts that are Discharged

The Chapter 7 discharge order eliminates a Client's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different Chapter of the Bankruptcy Code and converted to a Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a) Debts for most taxes;
- b) Debts that are in the nature of alimony, maintenance, or support;
- c) Debts for student loans;
- d) Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e) Debts for personal injuries or death caused by the Client's operation of a motor vehicle while intoxicated;
- f) Some debts that are not properly listed by the Client;
- g) Debts that the bankruptcy court specifically determines to be non-dischargeable;
- h) Debts for which the Client has given up the discharge protection by signing reaffirmation agreements in compliance with the Bankruptcy Code requirements for reaffirming debts.

H.	The FLAT FE	E for representation in this matter will be $\frac{135}{5}$.			
		r she has read this agreement in its entirety, understands it fully, has had an regarding this agreement, is satisfied with it, and accepts it in its entirety.			
Date:	2/12/16	Signed on A Judou			
		Print: Rosie A. DuBose			
Date:	novario de la companya del companya de la companya de la companya del companya de la companya del la companya del la companya de la companya	Signed:			
		Print:			
Date:	2/12/16	Signed:			
Attorney for David M. Siegel					

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United States Bankruptcy CourtNorthern District of Illinois

		1 (of the H District of Himos						
In re	Rosie A DuBose		Case No.					
		Debtor(s)	Chapter 7					
	VF	RIFICATION OF CREDITOR M	/ATRIX					
	VERNITORION OF CREDITORIVITATION							
		Number of	f Creditors:	40				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.							
Date:	April 6, 2016	/s/ Rosie A DuBose Rosie A DuBose						

American Infosouce PO Box 248872 Oklahoma City, OK 73124-8838

American InfoSource LP PO Box 4457 Houston, TX 77210-4457

Americredit Financial Services Bankruptcy Department P.O. Box 183853 Arlington, TX 76096

BAC Home Loans Servicing 4161 Piedmont Parkway Greensboro, NC 27410

Back Bowl I, LLC 2001 Western Ave Suite 430 Seattle, WA 98121-3132

Bank of America Home Loans Correspondance/Bankruptcy Dept. ca6-919-01-41 PO Box 5170 Simi Valley, CA 93062

Bank of America Home Loans 450 American St. Simi Valley, CA 93065

Becket & Lee, LLP PO box 3001 Malvern, PA 19355-0701

Cap One Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130-0285

Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130 Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Capital One, N.A. PO Box 71083 Charlotte, NC 28272-1083

Carrington Mortgage Se 1600 S Douglass Rd Ste 2 Anaheim, CA 92806

CB/Dress Barn PO Box 330066 NorthGlenn, CO 80233-8066

CB/NY & CO PO Box 182122 Columbus, OH 43218-2122

CB/Vctrssec PO Box 182789 Columbus, OH 43218-2789

CB/VICSCRT (Victoria Secret) PO Box 182128 Columbus, OH 43218-2128

Citi Attn: Bankruptcy Department PO Box 6241 Sioux Falls, SD 57717

Citi PO Box 6500 Sioux Falls, SD 57117-6500

Citibank NA PO Box 769006 San Antonio, TX 78245

Cook County Clerk 118 N. Clark St., Room 112 Chicago, IL 60602-1332 Cook County Treasurer PO Box 4488 Carol Stream, IL 60197-4488

Credit One Bankrupcty Department PO Box 98873 Las Vegas, NV 89193

GECRB/Walmart Attn: Bankruptcy Po Box 965060 Orlando, FL 32896-5060

HSBC Bank USA NA PO Box 2013 Buffalo, NY 14240

Little Company of Mary Hospital 2800 W 95th Street Evergreen Park, IL 60805

Main Street 2877 Paradise Rd Unit 30 Las Vegas, NV 89109

Merchants Credit Guide 223 W Jackson Blvd Ste 4 Chicago, IL 60606

Midland Credit Management, Inc. Bankruptcy Department 8875 Aero Drive, Ste 200 San Diego, CA 92123

Pierce & Associates 1 North Dearborn, Suite 1300 Chicago, IL 60602

Portfolio Recovery Associates 120 Corporate Blvd., Ste. 100 Norfolk, VA 23502 Portfolio Recovery Associates Bankruptcy Department 500 W. 1st Ave Hutchinson, KS 67501-5222

Target NB CCS Gray OPS Center PO Box 6497 Sioux Falls, SD 57117

Target NB Attn:Bankruptcy Dept. PO Box 673 Minneapolis, MN 55440

Verizon Bankruptcy Nat'l Recovery Dept PO Box 26055 Minneapolis, MN 55426

WEBBANK/GETTINGTON 6250 Ridgewood Rd. Saint Cloud, MN 56303

Weinstein, Pinson & Riley, PS 2001 Western Ave Suite 400 Seattle, WA 98121

Wells Fargo (Credit Cards) Bankruptcy Department 4137 121st Street Urbandale, IA 50323

WFF Cards 800 Walnut St. MAC 4031-080 Des Moines, IA 50309

WFNNB/DRESSBARN
Bankruptcy Department
PO Box 182789
Columbus, OH 43218